

**2002 SCORECARD**  
**RICHARD MAUK - DES MOINES BRANCH**

Scorecard		Scoring YE '02										Total Score
Quadrant and Total Weight	Basis for Measurement	Refreshed	Target	Superior	Results	0	25	50	100	150	200	
<b>Financial 75%</b>	Profit (25% weight)	Loss Ratio %	65.1 - 75.0	58.0 - 61.0	<55.0	27% Loss Ratio	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	37.5
	Growth (75% weight)	Gross W/P Growth %	14.0 - 18.0	18.0 - 21.0	>21.6	33% Growth	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	112.5
<b>Customer/ External 10%</b>	Customer Contact	Increase customer contact/visitation with top branch accounts.	10	16	24	24 Different Customer Visits Many Customers - Multiple Visits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	10
	MVI Performance	Growth/Production results	Branch Average	3%	6%	MVI Agents grew at 39% vs. Branch Average 33%	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	10
<b>Internal Processes 5%</b>	Collections	CPR Results (Days)	54	52	50	Branch CPR 49	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	5
	Service	Policy Issuance - Renewals Endorsement Newlines	90% of Guidelines	Guidelines	Better than Guidelines	100% 100% 99%	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	5
<b>People Management 10%</b>	Staff Retention	Turnover of MA+ performers not to exceed	17%	15%	11%	No Turnover	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	10
	Developmental Agenda for all direct reports	Personal engagement with all high potential employees in branch.				Agenda's completed	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	5
												195

CONFIDENTIAL

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Exhibit W